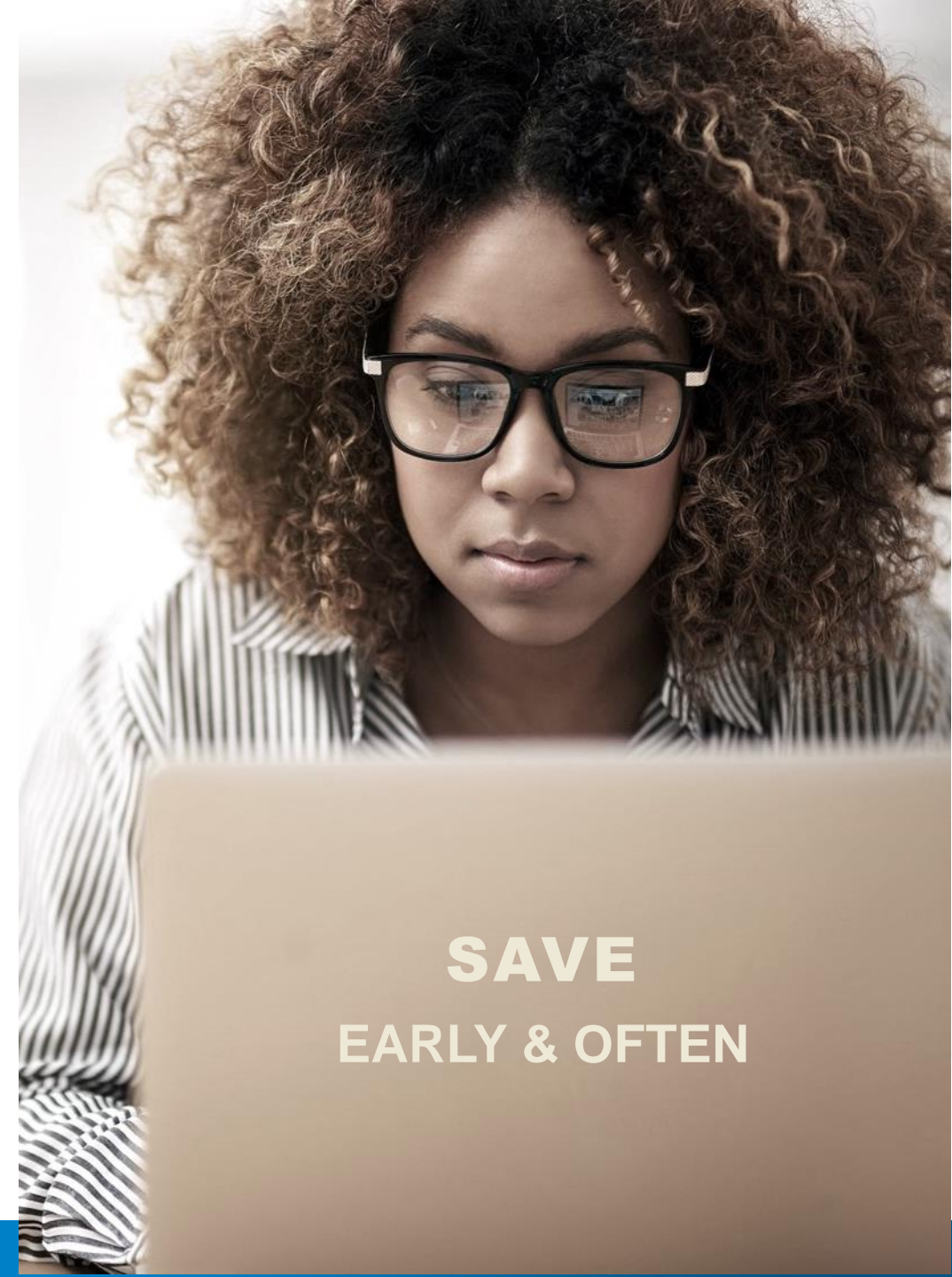


# SMART Financial Goals Summary

- S** **Specific** State exactly what you will do with the money involved
- M** **Measurable** Write down the exact dollar amount
- A** **Attainable** Create a step-by-step plan outlining exactly how you'll reach the goal
- R** **Realistic** Think through the trade-offs and opportunity costs to analyze the consequences of your goal to make sure it isn't unattainable
- T** **Time Bound** Specifically state when you will reach the goal



**SAVE**  
**EARLY & OFTEN**